

Carmel, NY – Congressman John Hall (NY-19), a strong supporter of the Affordable Care Act, hosted a special roundtable discussion today at the Putnam Hospital Center detailing how the new healthcare law prevents insurance companies from denying coverage to children with pre-existing conditions and provides a new affordable coverage option for adults with pre-existing conditions.

Joining Rep. Hall at the roundtable were John Neubauer, a board member of the Putnam Hospital Center; Russ Sciandra from the American Cancer Society; Michele Muir from the Alzheimer's Association; Roslyn Stone from Corporate Wellness, Inc.; Lisa Winjum from Planned Parenthood Hudson Peconic; Sandra Cassese, vice president of oncology at Health Quest, parent company of the Putnam Hospital Center; and several constituents from the 19th Congressional District who will be benefiting from the new healthcare reform law. Martha Ollive of Wappingers Falls, NY, whose family has been impacted by a bias against pre-existing medical condition, shared her family's story during the discussion.

"I gladly voted for and helped pass into law comprehensive health care legislation this summer because it will cut costs, expand access, and improve the quality of care for all Americans," said Rep. Hall. "Insurance companies have proven that they won't reform themselves. Now that health insurance reform has become law, here in the Hudson Valley and across our great nation, people will receive immediate protections from harmful insurance practices that have bankrupted and disrupted their lives for too long."

Some of the immediate benefits of the Affordable Care Act, noted Rep. Hall, were for people with pre-existing conditions. By law, health insurance plans can no longer limit or deny benefits or deny coverage for a child younger than age 19 simply because the child has a "pre-existing condition"—that is, a health problem that developed before the child applied to join the plan. The rule will affect plans as soon as it begins a "plan year" or "policy year" on or after September 23, 2010.

These protections will be extended to adults in 2014. However, the law directed each state to create a temporary program to provide affordable coverage now to adults with pre-existing conditions. In New York State, this plan is called the NY Bridge Plan, and is administered by GHI. To be eligible, individuals must have a pre-existing medical condition and not have had health care coverage for the last six months.

His conversations with individuals and parents with children whose coverage had been dropped by insurance companies because of pre-existing conditions bolstered his determination to support the new healthcare bill, said Rep. Hall.

“During these tough economic times, I hear from too many of my constituents who have lost their job, and their health insurance,” added Rep. Hall. “Too many American families are at risk of losing their insurance if a breadwinner loses their job. Reform legislation will create the marketplace to buy affordable health insurance for your family. These reforms will ensure you have stable, affordable health care no matter what your employment situation.”

Other benefits of the new healthcare reform law include stopping insurance companies from canceling when people become sick, injured or seriously ill. Also, insurance companies will be banned from placing annual and lifetime caps on coverage. And young Americans will be able to stay on their parent’s health insurance until their 26th birthday.

“There are so many facets of this new healthcare bill that are significant improvements on a status quo that was simply enriching shareholders instead of providing quality care at affordable costs,” said Rep. Hall. “For instance, people will never again have to worry about being denied coverage if they want to change insurance plans. Preventative care will be free. Cholesterol tests, vaccinations and other treatments that prevent costly diseases will no longer have co-pays attached.”

The new health reform law will also rein in skyrocketing health costs to American families and businesses. Right now, small business employees pay an average of 18 percent more in premiums than those in large firms for the same benefits. Their deductibles are more than double. Under this new law, small businesses will be able to pool their purchasing power to get better rates and benefits, and will have the same leverage in the marketplace as big companies.

In addition, many small firms will receive immediate tax credits for offering health insurance to their employees.